



1 **MARK W. BRIDEN**
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7 Attorney for Debtor

5 UNITED STATES BANKRUPTCY COURT
6 EASTERN DISTRICT OF CALIFORNIA

7 In Re: JOANNE VONDRAKEK

Case No. 11-44032-E-13C
Docket Control No. MWB-3

8 DECLARATION OF DEBTOR
9 IN SUPPORT OF
10 MOTION TO VALUE
11 COLLATERAL OF
12 VALLEY FINANCIAL RE
13 THIRD DEED OF TRUST

14 Debtor. /
15
16 DATE: December 6, 2011
17 TIME: 2:00 pm
18 JUDGE: SARGIS
19 DEPT. 33

20
21 I, JOANNE VONDRAKEK, debtor in the above referenced Chapter 13 bankruptcy
22 proceeding, declare as follows:

23
24 1. I am the debtor in the above referenced Chapter 13 Bankruptcy case filed October 6, 2011.
25
26 2. I make this Declaration based on personal knowledge.
27
28 3. One of the assets when this case was filed is real property commonly known as 1675 Oak
29 St, Oroville, California, which property bears Butte County Assessors Parcel Number 012-146-0-3-
000.
30
31 4. As owner of the property, it is my opinion the residence had a value of \$100,000.00 when
32 this case was filed.

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5. Liens on the property on the filing date were as follows:

- a) Lundelius Family Trust, First Deed of Trust: \$154,000.00;
- b) Pat Kelly, Second Trust Deed, \$30,000.00; and
- c) Valley Financial, Third Trust Deed, \$40,000.00.

6. Because the Senior Lien of Lundelius Family Trust, regarding the First Deed of Trust,

and Pat Kelly, regarding the Second Deed of Trust, exceeds the value of the subject property, I

request the Court value the collateral of secured claim of creditor, Valley Financial, regarding the

Third Deed of Trust, at zero.

I declare under penalty of perjury the foregoing is true and correct. Executed in

Magalia, Butte County, California.

DATED: 10-27-11

JOANNE VONDRAKE
DEBTOR

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